

To the Honorable Judge Martin Glenn,

I want to first thank you for presiding over the Celsius Network LLC bankruptcy proceedings. I wanted you to know that I have my life savings held up in a Celsius Network account. The impact of not being able to withdraw my deposits has left my family in limbo and uncertainty of what the future holds for us financially.

The filing of bankruptcy by Celsius Network LLC has added a lot of stress to me and my family. Depending on the outcome, we will need to delay our retirement plans and continue to be in the work force instead of enjoying our retirement. We will be forced to make up for the deposits we will potentially lose.

I understood the risks depositing my hard earn crypto. I wanted to get a jump on my retirement, so I took advantage of the interest being offered by Celsius Network LLC by holding the crypto in the account. With that said, I keep hearing not your keys not your crypto. That statement does not mean Celsius can recklessly make bad decisions, and not adequately protect depositors' crypto with proper risk management. They knew about the volatility of the crypto markets and had stated numerous times to the community we were in good standing.

The point is I did not make a deposit for Celsius to mismanage, provide unsecured loans with depositor's crypto, make shady deals risking depositors' crypto. The messages constantly coming out of Celsius Network LLC and Alex Mashinsky CEO is that our deposits would be risk managed and we would not have to worry about not being able to withdraw from our deposits.

There are so many videos which are out in circulation in the various media and social outlets about the communication from Celsius Network LLC to the Celsius community. These communications were from Celsius Network LLC executives and senior members of the company. So, either they were lying to the community, were implementing a Ponzi scheme or did not know what they were doing.

Now we wait anxiously for the outcome of the judgement from these proceedings on how the retail creditors will be impacted. My hope is that we can get 100% back or be close to being made whole. The decision made by the courts will impact many people's lives.

In closing we hope for a good recovery plan so we can move on with our lives and put this behind us.

Warm Regards,

*Xavier Rubio*

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